ADDRESS OF NEW OWNER	SEND TAX BILLS TO	PREPARED BY:
Capital Bank & Trust	Same	John H. Lowe & Assoc.
1820 West End Ave		405 A Two Mile Pike
P.O. Box 24120		Goodlettsville, TN
Nashville, TN 37203		

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated December 14, 2001, of record in Instrument Number 20011221-0141019, Register's Office for Davidson County, Tennessee, America's Doc. Tom Mortgage, LLC, conveyed certain real property therein described to R. Rick Hart, Trustee, to secure the indebtedness described in said Deed of Trust; and

WHEREAS, by instrument dated October 24, 2002, John H. Lowe & Associates was appointed Substitute Trustee to serve in the place and stead of R. Rick Hart, pursuant to the aforementioned Deed of Trust, said Appointment of Substitute Trustee being recorded in Instrument Number 20021024-0130581, Register's Office for Davidson County, Tennessee; and

WHEREAS, the indebtedness described in said Deed of Trust was not paid in accordance with its terms, and default in the payment thereof was declared; and

WHEREAS, at the request of the lawful owner and holder of the indebtedness secured by said Deed of Trust, the Substitute Trustee gave notice of the time and place of sale, all in accordance with said Deed of Trust, by publishing an advertisement for Three consecutive weeks in the Nashville Record a newspaper published in Davidson, Tennessee, said notice being first published on October 31, 2002, and thereafter on November 7, 2002, and November 14, 2002 which notice of sale advertised the sale of the property hereinafter described for November 27, 2002 at 10:00 A.M.; and

WHEREAS, on November 27, 2002 at 10:00 A.M., at the front door of the Davidson County Courthouse in Nashville, Davidson County, Tennessee, being the time and place fixed in said notice, the hereinafter described property was offered for sale at public outcry, cash in hand and in bar of all equities of redemption and all other rights and exemptions of every kind of the Grantors of said Deed of Trust, as provided therein, subject only to liens, encumbrances and other matters which are prior in right to the lien of the aforesaid Deed of Trust and the Substitute Trustee having received a bid of Two Hundred Fifty Thousand and 00/100 Dollars ($250,000.00), from an agent of the lawful owner and holder of the indebtedness described in the said Deed of Trust having been received, the receipt of all of which is hereby acknowledged;

NOW, THEREFORE, in consideration of the premises and the sum bid and paid as herein provided, John H. Lowe & Associates, Substitute Trustee, does hereby bargain, sell, transfer and convey unto Capital Bank and Trust, whose address is 1820 West End Avenue, P.O. Box 24120, Nashville, TN 3720, its successors and assigns, all of that certain real property in Davidson County, Tennessee, described as follows:

Land in Davidson County, Tennessee, being Lot No. 4 on the Plat on Revised and Corrected Plan of Thompson and Rings Subdivision of Edenwold Park, as of record in Book 332, page 29, Register's Office for Davidson County, Tennessee.

Said Lot No. 4 fronts on the westerly side of Nolensville Pike and runs back between parallel lines 150 feet to an alley.

Davidson County DEEDTRS
Recvd: 12/13/02 15:26 2pgs
Fees:13.00 Taxes:925.00
20021213-0154099

This legal description is identical with that in Deed of Trust recorded in Instrument Number 20011221-0141019, Register's Office Davidson County, Tennessee.

TO HAVE AND TO HOLD said real estate, together with all hereditaments, easements, appurtenances, and improvements thereunto belonging, in fee simple, forever, free from all rights or exemptions of the Grantor of said Deed of Trust, subject only to liens, easements, encumbrances and other matters which are prior in right to the lien of the aforesaid Deed of Trust.

John H. Lowe & Associates, as Trustee, does hereby transfer, assign and set over unto said Capital Bank & Trust Company, its successors and assigns, all of the covenants and warranties contained in said Deed of Trust, subject only to the matters herein expressly reserved, and I do hereby warrant the title as fully as I am able to do as Trustee, but no further or otherwise.

WITNESS my hand as Substitute Trustee on this 12 day of December, 2002.

JOHN H. LOWE & ASSOCIATES
Substitute Trustee

John H. Lowe

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this 12 day of December, 2002, before me personally appeared John. H. Lowe, to me known, who, being by my duly sworn did say that he is a licensed shareholder of John H. Lowe & Associates and that said instrument was signed in behalf of said corporation by authority of its Board of Directors and said John H. Lowe acknowledged said instrument to be the free act and deed of said corporation.

Notary Public

My Commission Expires: 1/31/04

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this transfer of value of the property (whichever is greater) is $250,000.00. This is equal to or greater than the property would bring at a fair and voluntary sale.

Affiant

Sworn and subscribed before me this 12 day of December, 2002.

Notary Public

My Commission Expires: 1/31/04